



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Stanley Josephson

Serial No.: 10/605,278

Filing Date: September 19, 2003

For: SYSTEM AND METHOD FOR
COMMINGLED REMITTANCE PAYMENT
PROCESSING

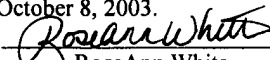
Date: October 8, 2003

Examiner:

Group Art Unit:

Customer No. 27717

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RoseAnn White

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INFORMATION DISCLOSURE STATEMENT

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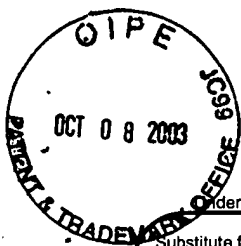
Applicant's undersigned attorneys, who prepared the above-identified application, are aware of the references listed on the attached Form PTO-1449, copies of which are enclosed herewith, and which are relevant to said application.

Respectfully submitted,

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PTO/SB/08B (08-03)

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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Complete if Known

Application Number	10/605,278
Filing Date	September 19, 2003
First Named Inventor	Josephson
Art Unit	
Examiner Name	
Attorney Docket Number	34823-400200

Sheet	1	of	1
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NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		REEVES, "Processing Unstructured Forms Using the Envelope," Today -- The Journal of Work Process Improvement; April 2003, p. S2.	
		SAYER, "What is Unstructured Forms Processing?"; Today -- The Journal of Work Process Improvement; April 2003, p. S3.	
		JACKSON, "Automating Unstructured Forms"; Today -- The Journal of Work Process Improvement; April 2003, p. S4.	
		KIRK, "Corporate Receivables Management"; Today -- The Journal of Work Process Improvement; December 2002, p. S6.	
		BOLITA, "Preparing for ARC by Participating in the Process"; Today -- The Journal of Work Process Improvement; December 2002, p. S2.	
		WNEK, "Processing Unstructured Documents"; A Technical White Paper, May 6, 1999.	
		UNKNOWN, "ICR/OCR Substitutions in Remittance Processing and Proof of Deposit Applications," A Technical White Paper, undated.	

Examiner Signature		Date Considered	
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

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